

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice to our clients. When we use the words “you” and “your” we mean the following types of clients:

All of our clients who have a continuing relationship with us, such as:

- Personal Insurance
- Commercial Insurance
- Life/Health/Disability Insurance

All persons (individuals) who do not have a continuing relationship with us but who may use an insurance product or service we provide in isolated transactions. This includes, for example, a consumer who:

- Requests a quote on insurance but does not accept our offer
- All former clients

We will tell you the sources for nonpublic personal information we collect on our clients. We will tell you what measures we take to secure that information.

We first define some terms:

**We, our, and us** means Clark-Mortenson Agency, Inc. or its affiliates.

**Nonpublic personal information** means information about you that we collect in connection with providing an insurance product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **Affiliate** is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **Nonaffiliated Third Party** is a company that is not an affiliate of ours.

*Continued on other side*

## Agency News

### Batchelder promoted to COO

Kathy Batchelder has been named Chief Operating Officer of Clark-Mortenson Insurance and Financial Services. Kathy started with the agency



in 1988 as a commercial lines account manager and became operations manager in 1999. As COO, Kathy will be responsible for oversight of agency operations, procedures, information technology and staffing needs.

CEO Heather Minkler says she can't think of a better fit for this important position. “Over nearly 20 years, Kathy has come to know our business top to bottom. Her insight and experience will make us better able to serve our customers.”

Kathy received her degree in Computer Studies from Keene State College. A licensed property



P.O. Box 606, 102 Main Street  
Keene, NH 03431



### Clark-Mortenson crew cleans up

See inside.



## Clark-Mortenson Workshop Series



### Be ready for compliance questions.

From workplace safety to family medical leave and harassment concerns, compliance issues are of vital importance to companies of all sizes. With a focus on specific situations and details, our compliance workshops will help you avoid common mistakes that could lead to costly lawsuits and government fines. We'll show you how

#### 2008 Workshop Schedule

Date	Topic	Location
January 16	FLSA	Keene
February 20	ADA & EEOC	Lebanon
March 12	OSHA	Brattleboro
April 16	COBRA	Woodstock
May 14	ADA & EEOC	Keene
June 11	FLSA	Claremont
September 17	Employee Manual	Lebanon
October 15	Workers' Compensation	Brattleboro
November 12	Employee Manual	Keene

to implement practices that will address many potential problems stemming from non-compliance. Our workshops are a must for business owners, CFOs, HR Directors, managers and supervisors.

**Call 1 (877) 352-2121 or go to [clarkmortenson.com](http://clarkmortenson.com) to learn more.**

and casualty and life insurance broker, she has earned her Certified Insurance Counselor designation. Her community involvement includes the Claremont

Chamber of Commerce, Claremont Opera House and the Business & Professional Women's Club. Kathy lives in Claremont with her husband and three children.



# Ready Report

## Get Ready!

Anything can happen in life, from obstacles to opportunities. Here at Clark-Mortenson, it's our job to make sure you're ready for anything life may bring.

Helping you be ready is about more than selling you a good policy and answering your questions. As your advisors, we look out for risks you didn't even know you had. We stay on top of your policies with regular reviews to make sure you're protected. As your advocates, we help you navigate the complexities of insurance and financial services on your behalf. With nearby offices throughout the Connecticut River Valley and a staff of experienced professionals who work together as a team, we're ready to help you.



Clark-Mortenson  
Corporate Headquarters  
P.O. Box 606, 102 Main Street  
Keene, NH 03431 • 877-352-2121

[clarkmortenson.com](http://clarkmortenson.com)

24-Hour Emergency Claim Service:  
800-287-4710

## Attention contractors: significant changes in New Hampshire Workers' Compensation Law

**Effective September 14, 2007**, the State of New Hampshire enacted legislation eliminating the corporate executive officer and LLC member exclusion for those who perform “on-site work on any construction site within the State of New Hampshire.” In the past, corporations and LLC's had the option of excluding up to three executive officers or members regardless of their job duties. This is a major change in the workers' compensation law that may affect thousands of contractors who operate in the State of New Hampshire.

Currently, if your company is a corporation or a LLC operating in the contracting/construction industry and falls within either of the categories below, it is likely this legislation may impact how you can handle your workers' compensation coverage moving forward:

- You currently have a workers' compensation policy and have executive officer(s) or member(s) who perform ‘work or supervision on a construction site’ at any time during the year and who are currently excluded from the policy.

- You do not currently carry workers' compensation insurance because you have been able to exclude executive officer(s) or member(s) and you do not have any ‘employees’.

If you are unsure if your company is subject to this new law or to see if any interpretations have changed, please contact the New Hampshire Department of Labor at <http://www.labor.state.nh.us/> or the New Hampshire Attorney General's Office. For assistance with the insurance requirements under this new law, please contact your Clark-Mortenson representative.

## Don't be caught short by rising building costs. Be ready with up-to-date property insurance coverage.



How much would it cost today to repair your home and belongings or rebuild your business, after damage from a fire or a major windstorm? Would your existing property insurance cover you? You need to know and Clark-Mortenson is here to help.

Your property insurance policy is not based on market value (what you could sell your house for) or your city tax assessments. It is based upon “replacement cost value” — that is, the

*Continued on next page*

Offices in Charlestown, Claremont, Hanover, Hinsdale, Keene & Walpole, NH; Brattleboro & Woodstock, VT

Home • Auto • Umbrella • Recreational Vehicle • Life • Health • Disability • Retirement  
Business Insurance • Employee Benefits • Business Succession • Federal & State Compliance Support

**Calling all parents: new NH law extends health coverage for older dependents**

As of September 15, 2007, New Hampshire has raised the age children can be covered under their parents' health insurance as a dependent to 26 years of age. The law also expands dependent status to non-students. According to NH House Bill 790, a dependent is:

- Less than 26 years old,
- Unmarried,
- A resident of NH, or is enrolled at a public or private institution of higher learning, and,
- Is not provided coverage as a named subscriber under any other group or individual health care plan or entitled to benefits under certain government plans.

Does your previously ineligible child meet the above criteria? He or she may be added to your health plan as a dependent, even without residing in your household.

**Health coverage extended for ex-spouses in NH**

Effective January 1, 2008, Senate Bill 197 allows divorced or legally separated ex-spouses to remain on their former spouse's policies for up to three (3) years. The law applies only to divorce or legal separation decrees effective on or after January 1, 2008. The coverage extension ends on the earliest of the following occurrences:

- The 3-year anniversary of the final decree of divorce or legal separation,
- Remarriage of either the former spouse or the plan member (Subscriber),
- Death of the plan member,
- An earlier time specified in the divorce or separation decree.

For insured groups, when the extended coverage terminates, the former spouse is entitled to an additional 36 months of coverage under the NH continuation of coverage law. Senate Bill 197 applies only to insured groups that are not self-funded.

If you have questions about how any of these new laws might impact your coverage, please call us at 1 (877) 352-2121.



**Don't be caught short by rising building costs.**

*Continued from page 1*

estimated cost to rebuild or repair your property and replace lost belongings in the event of a covered loss in today's dollars. "In the past few years," says Clark-Mortenson President Tom Minkler, "home building costs have risen dramatically, and home improvements have doubled in cost. While many policies may contain an inflation rider that boosts coverage 4 to 6 percent a year, the skyrocketing costs of construction—added to any improvements you make—may leave you underinsured. And, that can put you at serious financial risk."

Some people avoid updating their policies. *The New York Times* cited an Insurance Information Institute survey that noted, "22 percent of those questioned said they were not updating their policies because they were afraid that their premiums would rise. Another 55 percent said they didn't realize they needed to, or they didn't have the time." Failure to act can be a costly decision. If you are not insured for at least 80 percent of the replacement cost value of your home or business, you will only receive a partial payment for the covered loss you incur. Literally, it pays to be ready.



**Ready Answers**

**Will my homeowners policy cover any potential damage from a flood?**

*Simple answer? No. Traditional homeowners insurance can cover many things, but flood water is not one of them. If your home is at risk for floods, you need to get a separate flood policy to protect your structure and belongings. In most cases, you do not need to be in a flood plain to be able to purchase coverage. Contact a representative at 1 (877) 352-2121 if you have questions about your coverage.*

*Note: Earthquake is also not covered by the standard homeowners policy and must be added or purchased separately.*

**I run a small, ten-person company with no workplace hazards. Am I exempt from OSHA?**

*The answer here is also no. Every employer must comply with OSHA regulations. Some employers are not required to meet some of the record-keeping requirements, but they still must follow the rules for Hazard Communication, Emergency Evacuation, Machine Guarding and the all-encompassing General Duty Clause. Failure to comply can lead to fines or even a shutdown of operations. Contact us at 1 (877) 352-2121 to ask about a free compliance check for your business.*

**Insurance-to-Value: we're here to help.**

Our ultimate goal is to be sure that you have the coverage you need if you ever experience a loss to your property. We can help assist you in this process. If you think that you may not have enough coverage, or if you have any questions about this program, please call us at 877-352-2121 or e-mail us at [info@clarkmortenson.com](mailto:info@clarkmortenson.com). We have the tools to work with you to review your protection, make adjustments as needed and assure you are ready for anything that comes your way.

**Identity theft: be ready to protect yourself**

If you don't think identity theft can happen to you, think again. You need to be ready, because crooks are becoming more sophisticated at stealing and using your personal information—your name, Social Security number or credit card number—without your permission, to run up debts, commit fraud or other crimes.

Identity theft affects millions of Americans. In 2006, more than 246,000 people learned that thieves had stolen their identities. The majority of victims (72 percent) are between the ages of 18 and 49. This crime can cost its victims thousands of dollars to repair the damage to their reputations and their credit histories. Fortunately, identity theft insurance can help you cover these unexpected costs.

**Where to look**

The best way to combat identity theft is to regularly review your credit reports and bank statements. Most instances of identity theft (45 percent) are uncovered in the first 30 days of the crime, but it can take months or even years for identity fraud to come to light. You should conduct regular financial check-ups to safeguard your identity and credit. Also, be sure to guard your personal information and shred all documents containing account numbers.

**What to do**

If you suspect that you are a victim of identity theft, you must take immediate action to minimize its impact and to protect yourself from liability for financial debts or possible prosecution for crimes. Follow these four steps immediately:

**1. Place an initial fraud alert on your credit report(s).** This alert will prevent an identity thief from opening more accounts in your name. You'll only need to contact one of the three credit reporting agencies (Equifax, Experian or TransUnion).

**2. Close accounts.** If you believe an account has been tampered with or opened fraudulently, close it immediately. To do so, contact the security or fraud department of the credit provider(s) that have been affected.

**3. File a complaint with the FTC.**

Call the FTC's Identity Theft Hotline at 1-877-ID-THEFT. This step will help law enforcement agencies stop identity thieves.

**4. File a police report.** Call your local police department to file a report.

If you don't take these steps, identity thieves can use your personal information to:

- set up credit card accounts,
- divert your current statements to another address,
- create counterfeit checks or obtain a loan,
- clone your ATM or debit card,
- establish phone or utility accounts,
- get a job,
- obtain a driver's license or official ID card in your name.

Worst of all, you could be liable for the damages if you don't act quickly.

**Insurance can help**

If you become a victim of identity theft, insurance can help you regain your identity and good financial standing as well as give you peace of mind.

**Holiday hours, after hours and 24/7 services**

When our office is closed don't forget you can access your account via our web page for 24/7 service, or call 877-352-2121 and speak to an individual. Call us for details.

Identity theft coverage will reimburse you for the cost of phone bills, lost wages, notary and certified mailing costs, and sometimes attorney fees.

Some insurance companies provide the coverage as part of a homeowners insurance policy, while others offer it as a stand-alone policy or as an endorsement, or add-on, to a homeowners or renters policy. Typically the premiums are inexpensive—between \$25 and \$50 for \$15,000 to \$25,000 of protection.

Contact us today at 1 (877) 352-2121 for more information on protecting yourself with identity theft coverage.

*Continued from other side*

**THE INFORMATION THAT WE COLLECT**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as authorized by the law, or which you authorize us to disclose.

**THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES**

Since we value our client relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law, or authorized by you.

**NONPUBLIC PERSONAL INFORMATION AND CONSUMERS OR FORMER CLIENTS**

If you decide to terminate your policies with us or become an inactive client, we will follow the privacy policies and practices as described in this notice.

**Ready to pitch in!**

Clark-Mortenson employees are always ready to give their time for a good cause. Here we are taking part in the Adopt a Highway program, sprucing up a section of Route 9 in Keene, NH.

